

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In re:

JESSICA R MONSOUR

Debtor(s)

Case No. 10-21820-MKN

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Rick A. Yarnall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/25/2010.
- 2) The plan was confirmed on 11/18/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 02/18/2013.
- 6) Number of months from filing to last payment: 31.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,972.68.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$14,554.00
Less amount refunded to debtor	\$490.63

NET RECEIPTS:	\$14,063.37
----------------------	--------------------

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,573.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$912.67
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$5,485.67
--	-------------------

Attorney fees paid and disclosed by debtor:	\$1,500.00
---	------------

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS BANK FSB	Unsecured	6,394.00	0.00	6,312.23	778.60	0.00
American General Finan	Unsecured	NA	NA	NA	0.00	0.00
American General Finan	Unsecured	NA	NA	NA	0.00	0.00
American General Finan	Unsecured	NA	NA	NA	0.00	0.00
American General Finance	Unsecured	NA	NA	NA	0.00	0.00
American General Finance	Unsecured	NA	NA	NA	0.00	0.00
Aurora Loan Services	Unsecured	NA	NA	NA	0.00	0.00
BAC HOME LOANS SERVICE	Unsecured	NA	NA	NA	0.00	0.00
Bank Of America	Unsecured	NA	NA	NA	0.00	0.00
Bankfirst	Unsecured	NA	NA	NA	0.00	0.00
CANDICA LLC	Unsecured	14,997.00	0.00	14,745.70	1,818.86	0.00
Cap One Na	Unsecured	NA	NA	NA	0.00	0.00
Cap One Na	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) N A	Unsecured	2,929.00	0.00	2,981.40	367.75	0.00
CAPITAL ONE N A	Unsecured	197.00	0.00	196.52	24.24	0.00
Capital One, N.a.	Unsecured	NA	NA	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	NA	0.00	509.54	62.86	0.00
Citi Flex	Unsecured	10,663.00	NA	NA	0.00	0.00
Citibank Na	Unsecured	NA	NA	NA	0.00	0.00
Citibank Na	Unsecured	NA	NA	NA	0.00	0.00
Citifinancial Retail Services	Unsecured	NA	NA	NA	0.00	0.00
Cpu/citi - Conoco Phillips Union	Unsecured	NA	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	951.00	0.00	939.28	115.86	0.00
DISCOVER BANK	Unsecured	835.00	0.00	874.33	107.84	0.00
Discover Fin	Unsecured	NA	NA	NA	0.00	0.00
Discover Fin	Unsecured	NA	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	18,490.00	0.00	18,673.90	2,303.40	0.00
ECMC	Unsecured	6,351.00	0.00	11,441.65	1,411.31	0.00
GEMB / HH Gregg	Unsecured	NA	NA	NA	0.00	0.00
GEMB / HH Gregg	Unsecured	NA	NA	NA	0.00	0.00
GEMB / Mervyns	Unsecured	NA	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Gemb/jcp	Unsecured	NA	NA	NA	0.00	0.00
Gemb/jcp	Unsecured	NA	NA	NA	0.00	0.00
Gemb/m Wards	Unsecured	NA	NA	NA	0.00	0.00
GMAC	Unsecured	NA	NA	NA	0.00	0.00
GMAC	Unsecured	51,645.00	0.00	0.00	0.00	0.00
HSBC	Unsecured	NA	NA	NA	0.00	0.00
HSBC Auto Finance / Santander	Unsecured	NA	NA	NA	0.00	0.00
Hsbc Bank	Unsecured	NA	NA	NA	0.00	0.00
Hsbc Bank	Unsecured	NA	NA	NA	0.00	0.00
HSBC BANK USA NATIONAL ASSOCI	Secured	268,761.00	0.00	276,406.78	0.00	0.00
Hsbc Nv	Unsecured	NA	NA	NA	0.00	0.00
Hsbc/mitsu	Unsecured	NA	NA	NA	0.00	0.00
Hsbc/Rs	Unsecured	NA	NA	NA	0.00	0.00
IRS	Priority	NA	NA	NA	0.00	0.00
Ky Higher Ed Student	Unsecured	NA	NA	NA	0.00	0.00
Ky Higher Ed Student	Unsecured	NA	NA	NA	0.00	0.00
Ky Higher Ed Student	Unsecured	NA	NA	NA	0.00	0.00
Ky Higher Ed Student	Unsecured	NA	NA	NA	0.00	0.00
Lane Bryant	Unsecured	NA	NA	NA	0.00	0.00
Lb Retail	Unsecured	NA	NA	NA	0.00	0.00
MACYS/FDSB	Unsecured	NA	NA	NA	0.00	0.00
MACYS/FDSB	Unsecured	NA	NA	NA	0.00	0.00
Onyx Acceptance Corp/ Capital One Fina	Unsecured	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,253.00	0.00	6,132.48	756.44	0.00
Realty Mortgage Corp	Unsecured	NA	NA	NA	0.00	0.00
Realty Mortgage Corp	Unsecured	NA	NA	NA	0.00	0.00
Sears/Cbsd	Unsecured	NA	NA	NA	0.00	0.00
Sears/Cbsd	Unsecured	NA	NA	NA	0.00	0.00
Spiegel	Unsecured	NA	NA	NA	0.00	0.00
Texaco / Citibank	Unsecured	NA	NA	NA	0.00	0.00
US BANK N A	Unsecured	NA	0.00	39.99	0.00	0.00
VANDA LLC	Unsecured	5,835.00	0.00	5,904.22	690.45	0.00
VANDA LLC	Unsecured	1,147.00	0.00	1,135.72	140.09	0.00
Victoria's Secret	Unsecured	NA	NA	NA	0.00	0.00
Washington Mutual / Providian	Unsecured	NA	NA	NA	0.00	0.00
Wfs Financial/Wachovia Dealer Services	Unsecured	NA	NA	NA	0.00	0.00
Wilshire Credit Corp	Unsecured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$276,406.78	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$276,406.78	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$69,886.96	\$8,577.70	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,485.67</u>	
Disbursements to Creditors	<u>\$8,577.70</u>	
TOTAL DISBURSEMENTS :		<u>\$14,063.37</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/02/2013

By: /s/ Rick A. Yarnall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.